

**DIVISION OF HOUSING AND COMMUNITY  
DEVELOPMENT**

***HOUSEHOLD HOUSING  
GUIDE***

**A Guide to Identifying Public Sources of  
Housing Financial and Informational Assistance  
For Low- and Moderate-Income Households  
in Wisconsin**

**July 2007**

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## **PUBLIC SOURCES OF HOUSING FINANCIAL AND INFORMATIONAL ASSISTANCE FOR INDIVIDUALS WITH LOW- AND MODERATE- INCOME LEVELS GUIDE**

This directory provides a listing of various housing resources available for Wisconsin low- and moderate-income households. The publicly-funded programs described are for home purchases, owner-occupied rehabilitation and improvements, lead paint hazard reduction and residential rental services. Additionally, contacts for other programs, services and resources are listed.

Requirements for programs and resources are subject to change, affecting availability. Please be aware that administering agencies have separate eligibility restrictions for programs that may vary greatly by county. The upper income eligibility limits for many federal and state programs is 80% of the county median income adjusted for family size.

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# **HOME PURCHASE**

## **OWNER-OCCUPIED HOUSING PURCHASE PROGRAMS**

### **1) Community Development Block Grant (CDBG) – Division of Housing & Community Development (DHCD) and U.S. Dept. of Housing & Urban Development (HUD)**

- Provides funds through an annual cycle to local units of government for low- and moderate-income home purchase projects.

For more information or for a list of Small Cities CDBG and Revolving Loan Fund programs see <http://commerce.wi.gov/cd/cd-boh-cdbg.html>. For a list of communities under the HUD CDBG Entitlement program, see Appendix B or contact Joanna Schumann, [Joanna.Schumann@Wisconsin.gov](mailto:Joanna.Schumann@Wisconsin.gov), at (608) 261-6535, DHCD, P.O. Box 7970, Madison, WI 53707-7970.

### **2) Habitat for Humanity**

- Its goal is to eliminate inadequate and poverty housing throughout the world.
- Local affiliates, including dozens in Wisconsin, are responsible for raising funds, recruiting volunteers and identifying project sites and constructing owner-occupied housing for the benefit of participating low-income families.

CONTACT: Jan Nigh, (800) 221-8763, [jnigh@habitat.org](mailto:jnigh@habitat.org) or Midwest Regional Office, 1920 S. Laflin, Chicago, IL 60608, 1-800-643-7845, [www.habitat.org](http://www.habitat.org) for information or list of affiliates.

### **3) HomeBuyer & Housing Rehabilitation (HHR) which includes HOME and American Dream Down-payment Initiative (ADDI) funds– Division of Housing and Community Development (DHCD) and U.S. Dept. of Housing and Urban Development (HUD)**

- Provides funds to local governments and housing organizations to cover down-payment assistance, closing costs, and other soft costs involved in the purchase of a home by low-income households.
- HOME-Homebuyer funds can be utilized for new construction, acquisition and rehabilitation of home to be purchased and reduces homeownership costs for low-income households.

For more information see <http://commerce.wi.gov/CD/cd-boh-HHR.html> or contact Betty Kalscheur, [Betty.Kalscheur@Wisconsin.gov](mailto:Betty.Kalscheur@Wisconsin.gov), at (608) 267-6904, DHCD, P.O. Box 7970, Madison, WI 53707-7970, for HUD entitlement communities, see Appendix B.

### **4) Housing Loans – Rural Development, U.S. Dept. of Agriculture**

- Offers subsidized direct loans and nonsubsidized guaranteed loan funds for the purchase and construction of homes by households in qualified rural areas of the state (communities of 20,000 or less). Special programs for Native Americans.

CONTACT: Rural Development, WI State Housing Office, 4949 Kirschling Court, Stevens Point, WI 54481, (715) 345-7615, FAX (715) 345-7669, or a local Rural Development office; <http://www.rurdev.usda.gov/wi/programs/rhs/> E-mail: [RD.SFH.SO@wi.usda.gov](mailto:RD.SFH.SO@wi.usda.gov)

## **5) Home Purchase Programs – Wisconsin Dept. of Veterans Affairs**

- Provides 30-year mortgage loan funds for construction or purchase of a home at a below market interest rate with a minimal downpayment.
- A Personal Loan Program allows for the purchase of a manufactured home.
- Applicants must meet income limits and other veteran eligibility qualifications.

CONTACT: Local County Veterans Service Office or the Wisconsin Department of Veterans Affairs, 30 West Mifflin Street, P.O. Box 7843, Madison, WI 53707-7843, (608) 266-1311, (800) 947-8387, FAX (608) 267-0403, <http://dva.state.wi.us/> For information on federal veteran's home loans, (800) 827-1000, <http://www.homeloans.va.gov>

## **6) HOME Loans – WI Housing and Economic Development Authority (WHEDA)**

- Utilizes various participating lenders to originate permanent fixed-rate loans that provide below-market mortgage financing to low-to moderate-income borrowers.
- Maximum loan term 30 years.
- Borrower(s) must be a first-time home buyer. Then can not have had an ownership interest in a principal residence in the last three years. And the borrower(s) must meet all other HOME Loan program credit underwriting and compliance eligibility requirements.
- If property being purchased is located in a federally designated area of chronic distress (target area), or if the residence will be the subject of a major rehabilitation, the borrower's do not have to be a first-time home buyer.
- Provides HOME Plus loans of up to \$10,000 for qualifying borrower's needing down payment and closing cost assistance and a line of credit for repairs/improvements.
- Buyers in selected counties may qualify for special AHP funds.
- Provides a Fixed-Interest Only loan product.
- Provides eligible borrower(s) with a Mortgage Payment Protection Plan.

CONTACT: WHEDA, 201 W. Washington Ave., P.O. Box 1728, Madison, WI 53701-1728, Underwriting, loan status and funding inquiries: 1-800-334-6873, Current rates: 1-800-862-1043, Fax: 608-267-1099; WHEDA Milwaukee, 101 W. Pleasant St., Ste. 100, Milwaukee, WI 53212, 1-800-628-4833, Fax: 414-227-4704, <http://www.wheda.com>

## **7) Home Purchase Programs - Nonprofits**

Certain non-profit organizations may have funds available to assist low- and moderate-income homebuyers with a portion of the up-front costs of purchasing a home. The organizations listed below offer statewide down-payment/closing cost assistance programs:

### **a) Movin' Out, Inc.**

- One member of the household has a permanent disability.

CONTACT: Movin' Out, 600 Williamson Street, Madison, WI 53703, 1-877-861-6746 or (608) 251-4446, Fax (608) 819-0623. E-mail: [movin@chorus.net](mailto:movin@chorus.net) [www.movin-out.org](http://www.movin-out.org)

#### **b) Tomorrow's Home Foundation**

- Provides down-payment assistance to qualifying families that have a family member with a disability and that are purchasing a factory-built home. A "Universal Access Grant" is available that can provide funds for a down-payment.

CONTACT: Amy Bliss, 301 N. Broom St. Suite 101, Madison, WI 53703, (608) 255-3131, Fax (608) 255-5595, <http://tomorrowshomefoundation.org/>

#### **c) The Wisconsin Partnership for Housing Development, Inc.**

- Down-payment Plus Program with down-payment/closing cost grants up to \$3,500.

CONTACT: Lisa Kratz, 121 South Pinckney Street, Suite 200, Madison, WI 53703, (608) 258-5560 ext. 27, Fax (608) 258-5565, [www.wphd.org/](http://www.wphd.org/)

### **8) U.S. Department of Housing and Urban Development Programs**

#### **a) Federal Housing Administration (FHA) - insured home-purchase mortgages**

- FHA is a major source of mortgage financing for first-time buyers as well as for minority and lower-income buyers. HUD supports homeownership through FHA endorsements for buyers.
- FHA mortgage insurance allows a homebuyer to make a modest down-payment and obtain a mortgage for the balance of the purchase price.
- The mortgage loan is made by a FHA-approved lender. HUD insures the loan and pays the lender if the borrower defaults on the mortgage. Because the lender is protected by this insurance, it can offer more liberal mortgage terms than might otherwise be obtained.
- HUD does not make direct loans to help people build or buy homes. A special forbearance initiative is available for certain borrowers who are behind in mortgage payments.

CONTACT: <http://www.hud.gov/local/mil/> or <http://www.hud.gov/>

#### **b) Section 184 – Indian Loan Guarantee Program**

- Section 184 offers a loan guarantee to private lenders for mortgage loans in which properties are located on a reservation or in a defined Indian operating area. Guarantees are available for new and refinanced loans for acquisition, rehabilitation, and new construction.
- Loan guarantees are available to individuals, tribal housing authorities, and tribes; tribal housing authorities and tribes are eligible for loan guarantees to establish rental or lease-purchase housing for tribal members.

CONTACT: HUD, Program Office of Native American Programs, Office of Loan Guarantee, 1670 Broadway, 23rd Floor, Denver, CO 80202, 1-800-561-5913, <http://www.hud.gov/offices/pih/ih/homeownership/184/>

### **9) Local Governments/Housing Authorities**

- Some housing authorities utilize Section 8 housing vouchers for homeownership purposes.
- Local governments or housing authorities (over 100 housing authorities operate throughout the state) are authorized to float mortgage revenue bonds for financing local housing projects serving low-income households.

- Local governments can provide support for affordable housing through activities such as donation or below-cost transfers of tax delinquent property, property tax reduction for qualifying lots, site clearing and infrastructure improvements.
- Local governments can access state trust fund loans for various public works and improvements that could benefit affordable housing projects through the Board of Commissioners of Public Lands, State Trust Fund, (608) 266-0034.

CONTACT: local government or local housing authority offices.

#### **10) Housing Cost Reduction Initiative (HCRI), Wis. Department of Commerce**

- Provides state funds to local units of government and housing organizations to cover downpayment assistance, closing costs, and other soft costs involved in the purchase of a home by low-income households.
- Funding cycle is tied to Homebuyer & Housing Rehabilitation Program (HHR).

For more information see <http://commerce.wi.gov/CD/cd-boh-hcri.html> or contact Betty Kalscheur, [Betty.Kalscheur@Wisconsin.gov](mailto:Betty.Kalscheur@Wisconsin.gov), at (608) 267-6904, DHCD, P.O. Box 7970 Madison, WI 53707-7970.

#### **11) Other Homebuyer Programs**

- A handful of areas around the state host neighborhood housing service affiliates. For information see <http://www.nw.org/network/>
- In certain areas of the state organizations provide funding and hands-on assistance to help low-income families build their own homes (self-help housing) CONTACT: Art Gonzales, (262) 763-7851, P.O. Box 207, Burlington, WI 53105, for information on self-help housing especially in southeast Wisconsin.

## **HOME IMPROVEMENT**

### **OWNER-OCCUPIED IMPROVEMENT/ACCESSIBILITY PROGRAMS**

#### **1) Community Development Block Grant (CDBG) Program – Division of Housing and Community Development (DHCD) and Wisconsin of Housing and Urban Development (HUD)**

- Provides funds through local units of government for rehabilitation and handicapped accessibility projects for residences owned and occupied by low- and moderate-income households.
- Governmental entities compete for funds in the state's small cities program. Many communities manage revolving loan funds.
- Metropolitan communities receive annual entitlement funding from HUD.

For more information or for a list of Small Cities CDBG and Revolving Loan Fund programs see <http://commerce.wi.gov/cd/cd-boh-cdbg.html>. For a list of communities under the HUD CDBG Entitlement program, see Appendix B or contact Joanna Schumann, [Joanna.Schumann@Wisconsin.gov](mailto:Joanna.Schumann@Wisconsin.gov), at (608) 261-6535, DHCD, P.O. Box 7970, Madison, WI 53707-7970.



**2) Home Improvement Loan Program (HILP), Personal Loan Program and Rehabilitation Loan Program – Department of Veterans Affairs**

- Provides loans to qualified Wisconsin veterans for rehabilitation and improvements to owner-occupied housing.
- Applicants must meet income limits and other veteran eligibility qualifications.

CONTACT: A County Veterans Service Office, or Wisconsin Dept. of Veterans Affairs, 30 West Mifflin Street, P.O. Box 7843, Madison, WI 53707-7843, (608) 266-1311, (800) 947-8387, FAX (608) 267-0403, <http://dva.state.wi.us/>

**3) Home Repair – Rural Development, U.S. Dept. of Agriculture**

- Provides low-interest mortgage loans for single family, owner-occupied residential home repair in rural areas.
- Some grants are available for very low-income elderly households.
- Provides funding through the 504 and the Housing Preservation Grant programs.

CONTACT: A local Rural Development office or Rural Development WI State Office, 4949 Kirschling Court, Stevens Point, WI 54481, (715) 345-7615, [www.rurdev.usda.gov](http://www.rurdev.usda.gov)

**4) Homebuyer & Housing Rehabilitation (HHR), WI Department of Commerce**

- Provides federal HOME Program funds to participating agencies to make repairs and improvements needed to bring dwellings, owned and occupied by low-income households, up to appropriate housing quality standards and provide accessibility modifications.

For more information see <http://commerce.wi.gov/CD/cd-boh-HHR.html> or contact Betty Kalscheur, [Betty.Kalscheur@Wisconsin.gov](mailto:Betty.Kalscheur@Wisconsin.gov), at (608) 267-6904, DHCD, P.O. Box 7970, Madison, WI 53707-7970. For a list of funded agencies and information. See also Weatherization Operators, Independent Living Centers and Home program entitlement areas in the appendix.

**5) HOME Improvement Loan Program – Wisconsin Housing and Economic Development Authority (WHEDA)**

- Provides mortgage loan funds to make repairs and improvements for a one- to four-unit owner occupied dwelling.
- Maximum loan amount is \$17,500.
- Fixed interest rate, maximum loan term of 15 years.
- No equity requirement.
- Borrower(s) must meet income limits and eligibility requirements of the program.

**6) HOME Loan Program (MAJOR REHABILITATION) - Wisconsin Housing and Economic Development Authority (WHEDA)**

- Provides mortgage loan funds for the rehabilitation of a one- to two-unit dwelling.
- The property must be at least 20 years old.
- Fixed interest rate, maximum loan term of 30 years.
- The cost of the rehabilitation must be at least one third of the original purchase price of the property.
- Borrower(s) must meet all HOME Loan credit underwriting and compliance eligibility requirements.
- First-time home buyer requirement is waived.

CONTACT: Wisconsin Housing and Economic Development Authority, P.O. Box 1728, Madison, WI 53701-1728 (800) 334-6873, <http://www.wheda.com>

**7) Income Tax Deductions – Internal Revenue Service (IRS)**

- Provides itemized deductions for certain accessibility modifications undertaken by homeowners with disabilities.

CONTACT: IRS Telephone Tax Assistance, (800) 829-1040, Publications Ordering, (800) 829-3676, Hearing Impaired, (800) 829-4059, <http://www.irs.gov>

**8) Historic Homeowners Income Tax Credit - Wisconsin Historical Society**

The Wisconsin 25% investment tax credit is available to owner-occupants of non-income-producing historic residences.

- Property must be listed in, or eligible for, the State or National Register, or be determined to contribute to a State or National Register historic district.
- The minimum amount of money that must be spent on eligible activities is \$10,000. Eligible rehabilitation work requires advance approval.
- The maximum tax credit that may be claimed is \$10,000 or \$5,000 for married persons filing separately.
- Eligible activities are limited to exterior work and rehabilitation of structural, electrical, mechanical, and plumbing systems. The costs of architectural fees and preparation of a State or National Register nomination are also eligible expenses. Site work, such as landscaping, interior remodeling and decoration, does not qualify.

CONTACT: The Division of Historic Preservation, Wisconsin Historical Society, 816 State Street, Madison, WI 53706, (608) 264-6491 (Brian McCormick), [http://www.wisconsinhistory.org/hp/architecture/tax\\_credit.asp](http://www.wisconsinhistory.org/hp/architecture/tax_credit.asp)

**9) Reverse Annuity Mortgage Programs**

- Offers loans by some private lenders to elderly homeowners for whom payment is not required until the home is sold. Elderly homeowners can use loan proceeds to pay for critical home repairs and support services.

- Secured by the equity of the home and is usually insured by the Federal Housing Administration (FHA).

**CONTACT:**

- Coalition of Wisconsin Aging Groups, 2850 Dairy Dr, Suite 100, Madison, WI 53718, (800)488-2596, FAX (608) 224-0607, <http://www.cwag.org/>
- American Association of Retired Persons (AARP), 601 E St., N.W., Washington, D.C. 20049, (888) 687-2277, <http://www.aarp.org/revmort>
- National Center for Home Equity Conversion, <http://www.reverse.org/>
- Housing & Urban Development, U.S. Dept. of (HUD), <http://www.hud.gov/buying/rvrsmort.cfm>

## **10) Tomorrow's Home Foundation**

- Provides critical home repair assistance to qualifying families that own and live in factory-built homes.

**CONTACT:** Amy Bliss, 301 N. Broom St. Suite 101, Madison, WI 53703, (608) 255-3131, Fax (608) 255-5595, <http://tomorrowshomefoundation.org/>

## **11) Weatherization and Energy Conservation Programs**

### **a) Division of Energy, Department of Administration (DOA)**

- Provides funding through local weatherization operators for units occupied by low-income persons (at or below 150% of poverty, receiving TANF or SSI).
- Finances weatherization and energy conservation improvements through federal funding and energy public benefit programs.

**CONTACT:** A local weatherization operator (see Appendix D) or the Dept. of Administration, Division of Energy, (866) 432-8947, <http://www.heat.state.wi.us>

### **b) Targeted Home Performance with ENERGY STAR**

- Assists consumers in incorporating energy efficiency improvements to their home.
- Beneficiaries must meet the required income qualifications that are 150% to 200% of the federal poverty guidelines. 90% grants available for installed measures.

**CONTACT:** Focus on Energy, 211 S. Paterson, 3<sup>rd</sup> Floor, Madison, WI 53703, 800-762-7077, (608) 249-9322, or <http://www.focusonenergy.com/> for an application or income eligibility guidelines.

## **12) WELL Compensation Program – Department of Natural Resources (DNR)**

- Provides grant funds for residents who have a contaminated private water supply and wish to replace a well, install a treatment device or connect to a public water system.
- May cover a portion of the cost necessary to restore potable water (this does not include nitrate or bacterial contamination).

**CONTACT:** Barbara Ingram, Department of Natural Resources, 101 South Webster Street, P.O. Box 7921, Madison, WI 53707-7921, (608) 267-7152, <http://www.dnr.wi.gov/org/water/dwg/wellcomp.htm>

### **13) Wisconsin Fund – Department of Commerce**

- Provides partial funding for rehabilitating or replacing failing private sewage systems for principal residences or small businesses located in participating counties.

CONTACT: Jean Joyce, Department of Commerce, 201 W. Washington Ave., P.O. Box 2538, Madison, WI 53701-2538, (608) 267-7113, [Jean.Joyce@Wisconsin.gov](mailto:Jean.Joyce@Wisconsin.gov), <http://www.commerce.state.wi.us/SB/SB-WisconsinFundProgram.html> or a local county zoning or health office.

### **14) WisLoan and Movin' Out**

- WisLoan is a loan program designed to assist persons with disabilities wishing to purchase adaptive equipment or to make accessible home modifications.
- Up to \$30,000 may be borrowed.
- Poor credit reasons and ability to repay the loan are taken into consideration.
- When at least one member of an owner occupied household has a permanent disability funds can be provided for housing rehab and accessibility improvements (south-central WI).

CONTACT: For WisLoan, an Independent Living Center see Appendix C; for Movin' Out, 600 Williamson Street, Madison, WI 53703, 1-877-861-6746 or (608) 251-4446, Fax (608) 819-0623. [movin@chorus.net](mailto:movin@chorus.net) [www.movin-out.org](http://www.movin-out.org)

## **LEAD BASED PAINT HAZARD PROGRAMS AND INFORMATION**

### **1) Previously Mentioned Programs**

Many of the programs previously identified can be utilized to help finance lead paint hazard reduction activities in residences occupied by low- and moderate-income households.

### **2) HUD Lead Hazard Reduction Program**

The state through the WI Division of Energy and WI Department of Health and Family Services, Division of Health, the City of Milwaukee and a few other urban areas fund efforts to reduce the lead paint hazard exposure of children in low- and moderate-income families. Continued exposure to lead might result in severe health problems in children, including learning disabilities and behavior problems. Assistance can be provided to low- and moderate-income households who have children under age six and who occupy houses with lead based paint hazards. Pre-1978 housing presents the most risk. Key elements of the program include:

- Owner-occupied houses must be occupied by families at or below 80% of the county median income (CMI) to be eligible. At least 50% of rental properties must be occupied by, or made available to be occupied by tenants with children under age 6 whose incomes do not exceed 50% of CMI. The balance of units must be occupied by, or made available to, tenants below 80% CMI with children under age 6.
- Children under age 6 living in the unit must have a blood test within 6 months prior to construction activities in order for the family to receive assistance. Priority will be given to households occupied by children that have high levels of lead in their blood.

- Hazard reduction activities will be determined by State certified risk assessors, and certified workers and contractors will perform the work.
- All units receiving assistance must pass federal clearance levels for lead in dust at the completion of the project.

CONTACT: In the City of Milwaukee, Johnston Community Health Center, Lead Program, 1230 W. Grant Street, Milwaukee, WI 53202, and (414) 286-5987. In Kenosha contact 262-605-6700. In Racine contact 262-636-9496. In Rock County contact 608-757-5594. In other state areas contact the nearest public health office, the local weatherization program operator (see Appendix D) or Deborah Thomas at the Department of Administration/Division of Energy, P.O. Box 7868, Madison, WI 53707-7868, (608) 261-8149, [Deborah.Garrettthomas@Wisconsin.gov](mailto:Deborah.Garrettthomas@Wisconsin.gov)

### 3) Other Lead Based Paint Hazard Information

- For advice on lead based paint issues or availability of lead hazard control funding contact: local county health departments or the Department of Health and Family Services, Division of Health, (608) 266-5817, <http://www.dhfs.wisconsin.gov/lead>
- For information on certified risk assessors, consultants, inspectors, and abatement contractors contact DHFS Division of Health's Asbestos and Lead unit at 608-261-6876. [www.dhfs.wisconsin.gov/waldo/](http://www.dhfs.wisconsin.gov/waldo/)
- For a listing of certified laboratories for testing paint for the presence of lead and copies of the "Protect Your Family From Lead in Your Home" pamphlet and other information contact National Lead Information Center, (800) 424-5323, HUD Office of Healthy Homes and Lead Hazard Control, <http://www.hud.gov/offices/lead>; or the National Center for Healthy Housing, 10227 Wincopin Cr., Suite. 205, Columbia, MD 21044-3400, (410) 992-0712, <http://www.centerforhealthyhousing.org>. The booklet "Lead Paint Safety, A Field Guide" is available from Division of Public Health (608) 266-5817 or at <http://www.hud.gov/offices/lead/training/LBPguide.pdf>.

## RENTAL

### 1) Homeless Prevention Program (HPP) & Tenant Based Rental Assistance (TBRA)

- DHCD provides state and federal funds to local housing organizations to cover rent assistance, security deposits, and other costs involved in the lease of residences by low-income households. HPP is part of an annual competition with other homeless funds. It can also help with rental eviction and home foreclosure actions. TBRA is a separate annual grant cycle. Both programs help reduce rental costs for low-income households to prevent homelessness.

CONTACT: for HPP contact Judy Wilcox, (608) 266-9388, [Judy.Wilcox@Wisconsin.gov](mailto:Judy.Wilcox@Wisconsin.gov) ; for TBRA contact Sandi Capps, (608) 267-6908, [Sandi.Capps@Wisconsin.gov](mailto:Sandi.Capps@Wisconsin.gov) DHCD, P.O. Box 7970 Madison, WI 53707-7970. Also see [www.wifrontdoor.org](http://www.wifrontdoor.org) for local grantees.

**2) Section 8 Certificates/Vouchers – U.S. Department of Housing and Urban Development (HUD)**

- Provides tenant-based rental assistance to low-income persons.
- Funds are administered by local housing authorities and WHEDA.

CONTACT: A local housing agency, or HUD, Milwaukee, (414) 297-3214, Ext. 8200, [www.hud.gov](http://www.hud.gov) or WHEDA, (800) 334-6873, [www.wheda.com](http://www.wheda.com)

**3) UMOS, Inc Facilities as well as rental assistance available for migrant tenants.**

CONTACT: Migrant/Seasonal Farm Worker Specialist, UMOS, PO Box 04129, Milwaukee 53204, (414) 389-6087; [www.umos.org](http://www.umos.org)

**4) Units from the Statewide Inventory of Assisted Housing**

For further information on affordable rental units, contact:

- [www.wifrontdoorhousing.org](http://www.wifrontdoorhousing.org) (608) 266-5363
- Wisconsin Housing & Economic Development Authority (800) 334-6873  
[www.wheda.com](http://www.wheda.com)
- Wi Association of Housing Authorities  
<http://www.wahaonline.org/index.php?/pages/qlinks.html>
- Rural Development (formerly Farmers Home Administration) (715) 345-7615  
[www.rurdev.usda.gov/wi/](http://www.rurdev.usda.gov/wi/)
- Housing and Urban Development (HUD) (414) 297-3214  
[www.hud.gov](http://www.hud.gov)































